United States Bankruptcy Court Middle District of Pennsylvania

Case No. 22-00100-HWV In re: Donald Eugene Walker Chapter 13

Glenda J Walker **Debtors**

CERTIFICATE OF NOTICE

District/off: 0314-1 User: AutoDocke Page 1 of 2 Form ID: 309I Total Noticed: 17 Date Rcvd: Jan 24, 2022

The following symbols are used throughout this certificate:

Definition Symbol

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2022:

Recip ID **Recipient Name and Address**

+ Donald Eugene Walker, Glenda J Walker, 1261 North Harmon Road, Newburg, PA 17240-9104 db/jdb

5456319 + Kornfield and Benchoff, LLP, 100 Walnut Street, Waynesboro, PA 17268-1646

TOTAL: 2

$Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID		Notice Type: Email Address	Date/Time	Recipient Name and Address
aty		Email/Text: pmurphy@dplglaw.com	Jan 24 2022 18:45:00	Paul Donald Murphy-Ahles, Dethlefs Pykosh & Murphy, 2132 Market Street, Camp Hill, PA 17011
tr		Email/Text: info@pamd13trustee.com	Jan 24 2022 18:45:00	Jack N Zaharopoulos (Trustee), Standing Chapter 13 Trustee, 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+	Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Jan 24 2022 18:45:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+	EDI: RECOVERYCORP.COM	Jan 24 2022 23:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5456316		EDI: CITICORP.COM	Jan 24 2022 23:48:00	CBNA / The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
5456318	+	Email/Text: psnyder@fcbanking.com	Jan 24 2022 18:45:00	First Commonwealth Bank, 601 Philadelphia Street, Indiana, PA 15701-3952
5456317		EDI: JPMORGANCHASE	Jan 24 2022 23:48:00	Chase Card, PO Box 15298, Wilmington, DE 19850
5456320	+	Email/Text: camanagement@mtb.com	Jan 24 2022 18:45:00	M&T Bank, Attn: Legal Document Processing, 626 Commerce Drive, Amherst, NY 14228-2391
5456322		Email/Text: bkrgeneric@penfed.org	Jan 24 2022 18:45:00	Pentagon Federal Credit Union, PO Box 1432, Alexandria, VA 22313
5456321	+	Email/Text: bankruptcy@patriotfcu.org	Jan 24 2022 18:45:00	Patriot Federal Credit Union, 800 Wayne Avenue, PO Box 778, Chambersburg, PA 17201-0778
5456323	+	Email/Text: bankruptcyteam@quickenloans.com	Jan 24 2022 18:45:00	Quicken loans, 1050 Woodward Ave, Detroit, MI 48226-3573
5456452	+	EDI: RMSC.COM	Jan 24 2022 23:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5456324		EDI: RMSC.COM	Jan 24 2022 23:48:00	Synchrony Bank / Lowe's, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL
5456325		EDI: USBANKARS.COM	Jan 24 2022 23:48:00	32896-5061 US Bank Cardmember Service, Attn: Bankruptcy Department, PO Box 6335, Fargo, ND 58125-6335

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5456326 + EDI: CAPITALONE.COM

Jan 24 2022 23:48:00

Worlds Foremost Bank, 4800 NW 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2022 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2022 at the address(es) listed below:

Name Email Address

Jack N Zaharopoulos (Trustee)

TWecf@pamd13trustee.com

Paul Donald Murphy-Ahles

on behalf of Debtor 2 Glenda J Walker pmurphy@dplglaw.com kgreene@dplglaw.com

Paul Donald Murphy-Ahles

on behalf of Debtor 1 Donald Eugene Walker pmurphy@dplglaw.com kgreene@dplglaw.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:							
Debtor 1:	Donald Eugene Walker	Social Security number or ITIN:	xxx-xx-2271				
	First Name Middle Name Last Name						
Debtor 2: (Spouse, if filing)	Glenda J Walker	Social Security number or ITIN: EIN:	xxx-xx-4160				
	First Name Middle Name Last Name						
United States Bankruptcy Court: Middle District of Pennsylvania		Date case filed for chapter:	13	1/21/22			
Case number:	1:22-bk-00100-HWV						

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pace-uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Donald Eugene Walker	Glenda J Walker
2.	All other names used in the last 8 years		
3.	Address	1261 North Harmon Road Newburg, PA 17240	1261 North Harmon Road Newburg, PA 17240
4.	Debtor's attorney Name and address	Paul Donald Murphy-Ahles Dethlefs Pykosh & Murphy 2132 Market Street Camp Hill, PA 17011	Contact phone 717-975-9446 Email: pmurphy@dplglaw.com
5.	Bankruptcy trustee Name and address	Jack N Zaharopoulos (Trustee) Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717–566–6097 Email: info@pamd13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov.	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101–1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901–2800 Date: 1/24/22

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

Official Form 309I Notice of Chapter 13 Bankruptcy Case page 1

7. Meeting of creditors

be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

Debtors must attend the meeting to March 3, 2022 at 09:00 AM (by video conf.)

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

*** Valid photo identification and proof of social security number are required

Location:

Debtor/Counsel: you will be emailed 6 days prior to the meeting date with the Zoom link details.

Any other party wishing to appear: You must email the Trustee's Office at info@pamd13trustee.com prior to the meeting and you will be emailed instructions.

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Deadline for governmental units to file a proof of

Filing deadline: 4/1/22

Filing deadline: 5/2/22

Filing deadline: 7/20/22

claim:

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at

www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.

Filing deadline: 30 days after the

conclusion of the meeting of creditors

9. Filing of plan

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pace-uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you want to have a particular debt and the debt by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8

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